SYNOPSIS

Ph.D in Commerce

ACQUISITION AND ADOPTION OF DIGITAL COMPETENCY AMONG WOMEN ENTREPRENEURS IN THE INFORMAL SECTOR

By

C.P. MARY TREASA

(Reg. No. 19PHCOF004)

Supervisor

Dr. P SANTHI

Professor in Commerce and ,
Dean, School of Commerce and Management

Submitted to

Avinashilingam Institute for Home Science and Higher Education for Women,

Coimbatore - 641 043

DECEMBER 2024

30/12/24

1. Introduction

The digital transformation has eliminated geographical boundaries, enabling facile communication and trade universality, resulting in progress across all aspects of business. This transition is distinguished by the swift adoption of digital technologies, facilitated by more comprehensive internet access and mobile technologies, which have transformed the landscape of entrepreneurship. Technologies act as enablers, streamlining business operations, increasing market access, reducing operational costs, and improving customer experience to remain competitive in the increasingly dynamic market (Hair et al.,2012) Consequently, entrepreneurs have become more resilient, efficient, and self-sustaining in the digital economy.

However, a stark digital divide is evident globally in the business world, creating disparities between those who have embraced digital transformation and those who lack access t The digital divide has implications for entrepreneurs in the informal sector, who contribute nearly

90 per cent of all businesses in developing nations and about 60 per cent in developed and transition economies (GEM,2023).o or the ability to integrate digital technologies in business operations.

Within this context, women entrepreneurs in the informal sector represent a vital segment in developing economies, where their businesses contribute substantially to household income and local markets. (ILO, 2019; Bhattacharya, 2019). In India,88 percent of women are in the informal sector (ILO, 2019; National Sample Survey, 2019) and about 50 percent of the national product are accounted with women contributing through micro-entrepreneurial activities.

According to National Commission for Enterprises in the Un-organised Sector (NCEUS,2007) The informal sector includes of all unincorporated private enterprises owned by individuals or households engaged in the production and sale of goods and services operated on a proprietary or partnership basis with less than ten total workers and not regulated under legal provisions and without maintaining regular accounts.

Despite the vital contribution of women entrepreneurs in the informal sector, they frequently confront challenges in securing essential resources including finance, training, and technology, which impedes their growth and productivity. Further pandemic and economic

shocks have exacerbated these barriers, underscoring the need to adopt technologies for business operations.

The wider access to technologies including mobile applications, digital platforms, digital payment systems, and cloud services into business functional operations is the key to enhance access to broader markets, optimizing operations, and improving customer engagement which will increase resilience and business sustainability (Olurinola et al., 2021).

Despite the potential benefits of integrating technology into their business operations, women entrepreneurs in the informal sector confront formidable barriers to adopting and effectively utilizing these technologies. A critical challenge lies not merely in accessing digital resources like devices and internet connectivity, but in developing the ability to leverage these technologies effectively. This inability stems from a lack of digital competency, which creates technophobia and digital distrust, ultimately contributing to the underutilization of technology.

According to the European Union DigiComp 2.0, 2018, Digital Competency involves the 'confident, critical and responsible use of, and engagement with, digital technologies for learning, at work, and for participation in society. It involves the combination of knowledge, skills, and intention.

Consequently, the acquisition and adept utilization of digital competencies have become pivotal skills for business sustainability in the informal sector. Thus, Digital competency training enables women in the informal sector to overcome barriers and unlock the transformative potential of technology in business operations.

The present study analyses the factors influencing technology usage among women entrepreneurs in the informal sector.

2. Review of Literature

The review of literarture consists of theoretical background of the study and empirical reviews of the problem stated.The Unified Theory of Acceptance and Usage of Technology (UTAUT) propounded by Venkatesh et al., (2003), is applied in the present study.The literature highlights various factors that act as antecedents to the acquisition and adoption of digital competency among informal women entrepreneurs. Among these, performance expectancy is a strong predictor. It reflects the degree to which individuals believe that utilizing digital tools will enhance business performance (Davis, 1989; Venkatesh et al., 2003). Effort expectancy is the simplicity and intuitiveness of digital

technologies that encourage women entrepreneurs to adopt them, reducing their hesitation and perceived complexity (Venkatesh & Bala, 2008, Venkatesh et al., 2021).

Research shows that entrepreneurs with higher digital literacy are more likely to embrace digital technologies for business processes (Van Deursen & Van Dijk, 2014). Digital literacy is the foundational knowledge and ability to navigate digital tools, enabling users to interact effectively with technology (Bawany et al., 2020).

Social influence is the individuals' thoughts, feelings, and behaviours that are shaped by observing others. For instance, individuals who see their peers successfully using digital tools are more likely to adopt them, highlighting the value of community-level interventions (Bandura, 1986). Additionally, family and community support systems play a vital role in encouraging women to embrace digital technologies, helping them overcome cultural and societal barriers (UN Women, 2022).

Facilitating conditions involves the resources, infrastructure, and support systems that enable the effective adoption and use of technologies. Access to resources significantly impacts the adoption of digital competency. Limited availability of affordable digital devices and reliable internet connectivity is a persistent challenge for informal women entrepreneurs (Philip et al., 2022). Providing such resources is essential to empower women entrepreneurs to bridge the digital divide (Hite, 1997). Training and support are pivotal contributors to successful adoption. Tailored digital upskilling programs that align with the unique needs of informal women entrepreneurs have significantly enhanced digital competency (Buvinic & O'Donnell, 2016). Training that provides hands-on experience and addresses business-specific challenges fosters confidence and ensures meaningful application of digital skills.

Behavioural intention to adopt technology is the individual's readiness or willingness to use technology, influenced by determinants such as perceived usefulness, ease of use, social influence, and facilitating conditions (Davis, 1989; Venkatesh et al., 2003). It is the predictor of actual usage of technology, which is the practical implementation or engagement with technological tools in real-world contexts. Determinants like digital literacy, perceived trust in technology, and access to supportive resources strengthen this intention-usage link (Philip et al., 2022). Facilitating conditions, such as the availability of devices, internet access, and training, also moderate the relationship between intention and actual usage (Venkatesh et al., 2012)

Actual Usage captures the concrete behaviours and actions that demonstrate how a user interacts with the technology. This includes tasks like regularly accessing a software platform, using digital tools for business operations, or interacting with online services, depending on the technology's nature. Drawing on the existing literature, it investigates the determinants of actual technology usage, focusing on technology acceptance variables including Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions, and their impact on behavioural intention to adopt technology and the actual usage of technology. Additionally, the study elucidates the role of digital competency in shaping behavioural intention through performance expectancy and effort expectancy, on the actual usage of technology and the direct effect of digital competency on actual Usage

3. Research Gap

Existing literature has acknowledged the importance of digital competency in enhancing business performance but, substantial gap persists in understanding its integration into the operational dynamics of informal women entrepreneurs. The past research studies focused primarily on theoretical frameworks or self-reported behavioural metrics rather than conducting action-oriented research. As a result, the actual adoption and integration of digital technologies into business functions were quantified. Further, the prevailing training programs emphasize general entrepreneurial competencies without addressing the specific application of business tools, digital innovations, and platforms in the core business areas. This results a critical gap within training initiatives designed to cater to the distinctive needs of informal women entrepreneurs, thereby hindering the ability to fully leverage the potential of digital technologies within business operations. The digital skills of entrepreneurs and and factors influencing acquisition of digital skills were analysed in a comprehensive manner.

Furthermore, digital competency frameworks such as the European Union’s DigiComp 2.0 furnish a structured mechanism for assessing and enhancing digital skills. But limited academic inquiry has investigated the practical integration of frameworks into training programs aimed at informal women entrepreneurs. Although the UTAUT model has been widely applied to analyze technology adoption behaviours, the integration of digital competency as a variable derived from the DigiComp framework remains inadequately explored. Additionally, empirical evidence regarding the effects of digital competency on fundamental constructs within the UTAUT model such as performance and effort expectancy continues to be sparse, particularly in the context of informal women entrepreneurs in India.

Finally, there is a lack of research investigating the influence of socio-demographic factors and business profiles on the acquisition and application of digital competency. Understanding how these factors intersect with digital competency adoption could provide deeper insights into the barriers faced by women entrepreneurs in different contexts and help develop more targeted interventions to bridge the digital divide.

4. Statement of the Problem

Although women in informal sectors often possess basic digital devices including mobile phones and internet connection, they frequently lack the digital competency to effectively leverage technology for crucial business activities such as marketing, digital payments, and access to e-commerce platforms. This results in underutilization of technologies. Consequently, digital competency has become indispensable for the survival and growth of their businesses to survive in the digital economy. Digital competency gap is further exacerbated by the scarcity of targeted training programs to equip entrepreneurs with the practical skills to apply digital technologies in their business operations. While the significance of digital skills is widely recognized, women entrepreneurs in the informal sector face limited access to comprehensive digital competency training, hindering their ability to adapt and integrate technologies into the operational functions of the business.

The study aims to uncover the barriers to acquiring essential digital skills and developed customized digital competency training programs by including business applications, platforms, and digital tools that are affordable and user friendly in their business functional operations. This enhances women entrepreneurs in the informal sector to leverage technology for the growth and sustainability of their businesses.

5. Research Questions

Based on the above discussion following research questions have emerged:

- Do entrepreneurs possess the ability to use digital technology in business operations?
- What are the technological resources available for entrepreneurs?
- What are the barriers to technology adoption among women entrepreneurs in the informal sector?
- How does digital competency training effect ICT-Proficiency, Information, Data, and Media Literacy, Digital Communication, Collaboration, Participation, Digital Learning, Digital Creation and Problem-solving, Digital Identity, and Well-being of informal women entrepreneurs?

- Have the beneficiaries learned the skill of integrating technology in business operations?

6. Objectives of the study

The following objectives were framed to find the answer to the above-stated questions.

- ❖ To assess the Digital infrastructural facilities and business applications used in business operations by select Women Entrepreneurs in Informal sector
- ❖ To analyze the challenges faced in using digital technology in business operations by select Women Entrepreneurs in Informal sector
- ❖ To assess the impact of Digital Competency training intervention by select Women Entrepreneurs in Informal sector
- ❖ To assess the performance expectancy, effort expectancy, social influence and facilitating conditions and Behaviour intention to adopt technology by select Women Entrepreneurs in Informal sector and,
- ❖ To examine the effect of digital competency and technology acceptance on actual usage of technology among select Women Entrepreneurs in Informal sector

7. Research Hypotheses

H_1: Digital Competency positively influences the Performance Expectancy of select Women Entrepreneurs towards technology adoption

H_2: Digital Competency positively influences Effort Expectancy of select Women Entrepreneurs toward technology adoption

H_3: Performance Expectancy positively influences Behaviour Intention of select Women Entrepreneurs toward technology adoption

H_4: Effort Expectancy positively influences Behaviour Intention of select Women Entrepreneurs toward technology adoption

H_5: Social Influence positively influences Behaviour Intention of select Women Entrepreneurs toward technology adoption

H_6: Facilitating Conditions positively influences Behaviour Intention of select Women Entrepreneurs toward technology adoption

H_7: Behaviour intention positively influences the Actual use Behaviour of Women Entrepreneurs towards technology adoption

H_8: Digital Competency positively influences the Actual Usage of select Women Entrepreneurs towards technology adoption

8. Scope of the study

The study provides empirical evidence on the relationship between digital competency and actual usage, examining the socio-demographic and business profiles of these entrepreneurs. By increasing awareness of platforms like the e-Shram portal, the research highlights how such tools enable access to social security, government schemes, and welfare programs, benefiting women entrepreneurs. The study emphasizes the long-term benefits of acquiring digital competencies, including the ability to adapt to technological advancements and incorporate digital tools into business operations. The findings offer valuable insights for Jan Shikshan Samsthan to refine and improve the digital training programs, ensuring they effectively support informal women entrepreneurs. This will improve the decision-making roles, and contributing to the Skill India program by promoting digital skill development for women. By fostering equitable access to resources, the study aims to reduce inequalities in technology adoption and economic opportunities. Additionally, the research aligns with SDG 8 and SDG 9, advancing the broader goals of inclusive economic development and technological empowerment for women in the informal sector.

9. Limitations of the study

The long-term effects of digital competency on business growth are beyond the scope of the study. The study does not account for external factors, such as economic fluctuations, government policies, or global events, which could influence the adoption and utilization of digital technologies Additionally, the reliance on self-reported data collected through interviews and surveys introduces the potential for biases, such as social desirability and recall bias, potentially impacting the accuracy and reliability of the findings.

10. Research Methodology

The study is both descriptive and analytical in nature. Descriptive research design provides for describing the characteristics of individual or group. Analytical research methods enable the testing of hypotheses and examining relationship (Chandra & Hareendran,2018).

Population and Sampling Strategy

The study's target population were women entrepreneurs in the informal sector who were trained by Jan Shikshan Sansthan in Palakkad during 2020-2021. The census method was used to determine the sample respondents. The sample was drawn from a database of entrepreneurs trained by the Jan Shikshan Sansthan for occupational skills in the 2020-2021 financial year. A total of 420 entrepreneurs were trained, with 300 of them being women. All 300 women entrepreneurs were invited to participate in the digital competency training provided by the scholar, with the approval of the Jan Shikshan Sansthan. Of these, 276 women entrepreneurs accepted the invitation and undertook the training. The final sample size consisted of 240 women entrepreneurs who had completed the full 40-hour training program, excluding those who were absent or irregular participants.

Sources of Data Collection

Primary and secondary data were used for the study. The primary data were collected using a well-structured questionnaire. The secondary data were employed to reinforce the empirical findings of the proposed study, obtained from previous studies, journal articles, textbooks, newspapers, reports, conference proceedings, and official websites.

Tool for data collection

The questionnaire includes six sections. The first section covers the respondents' socio-economic profile. The second section relates to the details of the digital infrastructural facilities available to women entrepreneurs in the informal sector. The third section includes the statements of the training intervention. The fourth section covers the statements to measure including Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Condition. The sixth section deals with Behavioural intention and actual usage of technology by select women entrepreneurs in the informal sector. The responses were obtained using a point Likert scale 5 point scale.

The Period of Data Collection

The period of the study was taken from February 2022 to December 2022. The time duration of 15 minutes was taken by respondents to fill the questionnaire.

Pre-test and Pilot Study

A pre- test was conducted to identify the relationship between the anomaly in the questionnaire to make appropriate corrections. The pilot study with a convenient sample size

of 50 informal women entrepreneurs were carried out to verify the order, clarity and phrasing of questionnaire and to identify the response time. Appropriate statistical analysis was done to find the relationship between the variable to arrive at the desirable outcome. Hence the questionnaire was finalised and these 50 responses were excluded for final analysis.

Validity and Reliability

The study used measurement items from past literature, tailoring them to its goals. Additionally, subject experts, statisticians, and IT professionals reviewed the questionnaire and based on their feedback, the questionnaire was finalized, ensuring its construct and content validity.

Data reliability and internal consistency are tested through Cronbach alpha values. The reliability score for the study constructs-Digital Competency, Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, behavioural intention, and Actual Usage was greater than the threshold limit of 0.70 (Hair et al., 2022) ensuring validity and reliability.

Development of Conceptual Framework

Based on the review of the literature and the Unified Theory of Acceptance and Usage of Technology Model (UTAUT), the antecedents of behaviour intention of entrepreneurs to adopt and use technology have been derived. The UTAUT model in the study encapsulates the independent variables relevant to the behavioural intention towards technology adoption, which include Digital Competency(0.84), Performance Expectancy(0.82), Effort Expectancy(0.83), Social Influence(0.82) and Facilitating Conditions (0.81). Further the actual use of technology is identified as the dependent variable.

Framework of analysis

- Descriptive Statistics were applied to categorize the respondents based on socio demographic, business profile, awareness and use of business application in business operations.
- Rank analysis was used to identify the challenges faced by informal women entrepreneurs in technology adoption.
- Wilcoxon sign test was used to assess the impact of digital competency training intervention among select Women Entrepreneurs in the Informal Sector.
- Mann-Whitney U and Kruskal Wallis Test were applied to find out, if any significant mean difference exists between digital competency, Performance

Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Behaviour Intention, and Actual Usage of technology across socio-demographic and Business profile of women entrepreneurs in the Informal Sector.

- Structural Equation Modelling (SEM) was used to test the determinants of technology acceptance on technology.

11. Results and Discussion

- The socio-demographic profile of the informal women entrepreneurs covered in the study are majority in the young age group having completed up to higher secondary education, and predominantly reside in urban areas and a greater proportion of the respondents are married, and live in joint families with most of them having more than 5 members.

- Most informal women entrepreneurs are engaged in manufacturing, with food and beverages being the predominant sector. Typically, they operate as sole proprietors, with a small percentage employing 2-5 workers. Majority of the business units are situated in rural areas. Monthly incomes largely range between ₹ 10,001 and ₹ 20,000, though a substantial number earn below ₹ 10,000. Only 2.91% have attended digital skills training, and 97% remain unregistered under the E-Shram Portal. The growth outlook is modest, with 14% experiencing growth and 7.91% thriving. Notably, a mere 1.66% plan to formalize their operations, reflecting barriers such as lack of awareness and resource constraints.

- Majority of the informal women entrepreneurs own Smartphones and do not use them for business operations due to its limited awareness, trust, and security concerns. With regards to access to internet connectivity, Mobile internet is used as primary means of connectivity due to its affordability and ease of use.

- Several digital tools and platforms are underutilized despite awareness. For financial management, only 3.33% use Vyapar, while others like QuickBooks, Khata Book, and Wave Accounting remain completely unused despite being available. In marketing and communication, WhatsApp is used by 18%, but platforms like Instagram, Facebook, YouTube, Google Meet, and Zoom are not used despite universal awareness. Similarly, e-commerce applications like Amazon, Flipkart, and Meesho, though widely known, are not actively utilized. Storage solutions such as Google Drive and Digi-Locker are used by only 3.33%, while Dropbox remains unused. In digital payments, Paytm leads with

85% active users, followed by Google Pay (51.6%), whereas Phone-Pe, despite its awareness, is largely ignored (94.16% non-use). For security, antivirus tools like Kaspersky, Avast, and McAfee see minimal usage (3.33%–4.16%), and aggregator platforms such as Swiggy and Zomato are not used despite 100% awareness. This underutilization highlights a gap between awareness and application, necessitating strategies to encourage adoption and integration of these tools into business operations.

- The challenges of informal women entrepreneurs in adopting digital technologies can be categorized into primary and subsidiary barriers. Primary barriers include the lack of digital skills training, lack of user-friendly tools, and high cost of technology adoption, as these are the most critical factors preventing digitalisation. On the other hand, subsidiary barriers such as unreliable internet connectivity, societal norms, and language barriers secondarily influence adoption.

- Digital competency training positively impacted performance expectancy ($\beta = 0.146$, $P = 0.014$), enhancing task performance and acceptance, but had a negative influence on effort expectancy ($\beta = 0.030$, $P = 0.636$), reflecting challenges in mastering new technologies. Performance expectancy ($\beta = 0.147$, $P = 0.019$) and social influence ($\beta = 0.259$, $P = 0.000$) positively influenced behavioural intention to adopt technology, whereas effort expectancy ($\beta = 0.121$, $P = 0.082$) and facilitating conditions ($\beta = 0.088$, $P = 0.131$) did not. Digital competency significantly impacted actual technology usage ($\beta = 0.731$, $P = 0.000$), with behavioural intention also positively influencing usage behaviour ($\beta = 0.182$, $P = 0.000$). These findings highlight the importance of training, ease of use, social networks, and behavioural intention in driving technology adoption and usage, emphasizing the need for on-going support to address technical and trust barriers.

12. Implications of the study

- The implications for minimizing digital exclusion among informal women entrepreneurs, guiding app developers, governments, and non-government organizations.
- Targeted digital competency training programs should focus on advanced skills tailored to entrepreneurs' needs, with flexible schedules to encourage participation.
- Support initiatives should prioritize scaling high-value sectors like handicrafts and food businesses while addressing infrastructure gaps for rural and home-based enterprises.

- Simplified registration processes and awareness campaigns are crucial for formalizing businesses and accessing benefits.
- Entrepreneurs need training to leverage smartphones, Wi-Fi, and mobile internet for communication, financial management, and marketing. Programs must also emphasize financial tools to improve cash flow and business efficiency, alongside training in data literacy, digital collaboration, and identity management to enhance online presence and foster networks.
- App developers should create user-friendly interfaces and gradual learning tools to reduce barriers to technology adoption. These measures collectively empower women entrepreneurs to thrive in a digital economy, fostering innovation, competitiveness, and sustainable growth**.**

13. Conclusion

Digital competency was found to be a critical enabler, driving behavioural intention and actual use of technology, thereby bridging the gap between traditional business practices and modern digital solutions. This competency not only enhances operational efficiency but also equips women entrepreneurs to leverage technology for market expansion, customer engagement, and sustainable growth.

Key determinants such as performance expectancy and social influence significantly impacted the intention to adopt digital tools, while the actual use behaviour was strongly influenced by digital competency and behavioural intention. The findings highlight the need for targeted interventions, including structured digital training programs, access to affordable resources, and community-based support systems, to foster a conducive environment for technology adoption.

By focusing on enhancing digital competencies, policymakers, training institutions, and development organizations can enable informal women entrepreneurs to overcome challenges such as resource constraints and technological apprehension. This, in turn, can empower them to participate actively in the digital economy, leading to enhanced economic opportunities, social mobility, and a more inclusive entrepreneurial ecosystem.

14. Future Scope of the study

- Regional Variations in Digital Training Effectiveness for Women Entrepreneurs: A Comparative Study

- Examining the Socio-Cultural and Policy Influences on Digital Technology Adoption Among Informal Women Entrepreneurs.
- Bridging Resource Gaps: Strategies for Improved Technology Utilization Among Informal Women Entrepreneurs

Publications

1. Treasa, C. M., & Santhi, P. (2024). What Drives Rural Women Entrepreneurs Towards Adoption of Mobile Applications in Business?. *SDMIMD Journal of Management*, 123-135.

2. Treasa, C. M., & Santhi, P. (2023). Harnessing the potential of ICT among Tribal entrepreneurs Issue II, – Indian Journal of Commerce, 76 -79.

References

Bhattacharya, S., & Momaya, K. S. (2021). Actionable strategy framework for digital transformation in AECO industry. *Engineering, construction and architectural management*, *28*(5), 1397-1422.

Canton, H. (2021). International Labour Organization—ILO. In *The Europa Directory of International Organizations 2021* (pp. 333-338). Routledge.

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS quarterly*, 319-340.

Guitert, M., Romeu, T., & Baztàn, P. (2017). Conceptual framework on digital competences in primary and secondary schools in Europe. In *ICERI2017 Proceedings* (pp. 5081-5090). IATED.

Hil, S., Ionescu-Somers, A., Coduras, A., Guerrero, M., Menipaz, E., Boutaleb, F., ... & Shay, J. (2024). GEM 2023/2024 global report-25 years and growing.

Karan, A., Negandhi, H., Nair, R., Sharma, A., Tiwari, R., & Zodpey, S. (2019). Size, composition and distribution of human resource for health in India: new estimates using National Sample Survey and Registry data. *BMJ open*, *9*(4), e025979.

Nceus, N. (2012). *Report on conditions of work and promotion of livelihoods in the unorganised sector* (No. id: 5124).

Neubauer, N., Spenrath, C., Philip, S., Daum, C., Liu, L., & Miguel-Cruz, A. (2022). Identifying adoption and usability factors of locator devices for persons living with dementia. *Dementia*, *21*(3), 862-881.

Silva, V. (2022). The ILO and the future of work: The politics of global labour policy. *Global Social Policy*, *22*(2), 341-358.

Van Deursen, A. J., & Van Dijk, J. A. (2014). The digital divide shifts to differences in usage. *New media & society*, *16*(3), 507-526

Venkatesh, V. (2022). Adoption and use of AI tools: a research agenda grounded in UTAUT. *Annals of Operations Research*, *308*(1), 641-652.

Venkatesh, V., & Bala, H. (2008). Technology acceptance model 3 and a research agenda on interventions. *Decision sciences*, *39*(2), 273-315.

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS quarterly*, 425-478.

Venkatesh, V., Thong, J. Y., & Xu, X. (2012). Consumer acceptance and use of information technology: extending the unified theory of acceptance and use of technology. *MIS quarterly*, 157-178.

Women, U. N. (2022). *16 Days of Activism against Gender-Based Violence*

Yeboah, G. (2020). The Effects of Financial Literacy on the Financial Performance of Small-Scale Enterprise. (The Case of Makola Market). In Texila international journal of management (p. 190).